

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**William P Faight  
Claudine Faight**  
Debtor(s)

Bankruptcy Case No.: 18-70254-JAD  
Issued Per Oct. 11, 2018 Proceeding  
Chapter: 13  
Docket No.: 32 - 2, 24  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 5, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: First National Bank of PA at Claim No. 3; Nationstar Mortgage at Claim No. 19 .
- ☒ H. Additional Terms: The secured claim of Citizens Bank at Claim No. 2 shall govern as to claim amount, to be paid at the modified plan terms.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: October 17, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William P Faight  
 Claudine Faight  
 Debtors

Case No. 18-70254-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db/jdb +William P Faight, Claudine Faight, 1024 Goucher Street, Johnstown, PA 15905-2945  
 14805756 +Aes/bela-us Bank, Po Box 61047, Harrisburg, PA 17106-1047  
 14805757 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
 14805758 +Capl/marcs, Po Box 30258, Salt Lake City, UT 84130-0258  
 14805761 +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 14805762 +Citibank, N.A., 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712  
 14813922 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026  
 14805763 +Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 14805768 Commerce Bank, P.O. Box 801042, Kansas City, MO 64180-1042  
 14805769 +Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305  
 14805770 DLP, Conemaugh Phys Group, 1086 Franklin Street, Johnstown, PA 15905-4305  
 14818193 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401  
 14805771 +First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401  
 14805772 +First Source, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609  
 14805773 +Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279  
 14805775 Memorial Medical Center, P.O. Box 603396, Charlotte, NC 28260-3396  
 14805778 +Midland Funding, LLC, 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003  
 14855365 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
 14805779 +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177  
 14823354 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14831170 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 14805789 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 14805790 +United Collection Bureau, Inc., P.O. Box 140310, Toledo, OH 43614-0310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14820047 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2018 02:31:29  
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 14805759 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 18 2018 02:32:09 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
 14805760 +E-mail/Text: bankruptcy@cavps.com Oct 18 2018 02:34:08 Cavalry Portfolio, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
 14825640 +E-mail/Text: bankruptcy@cavps.com Oct 18 2018 02:34:08 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14805764 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 02:33:25 Comenity Bank, P.O. Box 183003, Columbus, OH 43218-3003  
 14805765 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 02:33:25 Comenity-Gander MasterCard, P.O. Box 659569, San Antonio, TX 78265-9569  
 14805766 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 02:33:25 Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789  
 14805767 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 18 2018 02:33:26 Comenitycb/bosco, Po Box 182120, Columbus, OH 43218-2120  
 14805774 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Oct 18 2018 02:34:42 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
 14805777 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 18 2018 02:33:54 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 14805776 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 18 2018 02:33:54 Midland Funding, 2365 Northside Dr #300, San Diego, CA 92108-2709  
 14820028 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 18 2018 02:33:54 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 14805781 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2018 02:32:11 Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541  
 14806393 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2018 02:31:28 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14805780 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2018 02:54:10 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
 14831095 E-mail/Text: bnc-quantum@quantum3group.com Oct 18 2018 02:33:29 Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788  
 14859973 E-mail/Text: bnc-quantum@quantum3group.com Oct 18 2018 02:33:29 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 14858772 E-mail/Text: bnc-quantum@quantum3group.com Oct 18 2018 02:33:29 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14805782 +E-mail/Text: Supportservices@receivablesperformance.com Oct 18 2018 02:34:29 Receivables Performance Management, P.O. Box 1548, Lynnwood, WA 98046-1548  
 14805783 +E-mail/PDF: gecsedirecoverycorp.com Oct 18 2018 02:32:17 Synch/ashley Furniture, C/o Po Box 965036, Orlando, FL 32896-0001  
 14805784 +E-mail/PDF: gecsedirecoverycorp.com Oct 18 2018 02:32:17 Synch/gap, Po Box 965005, Orlando, FL 32896-5005  
 14805785 E-mail/PDF: gecsedirecoverycorp.com Oct 18 2018 02:32:17 Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061

District/off: 0315-7

User: jhel  
Form ID: 149

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Oct 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14805787 +E-mail/PDF: gecsed@recoverycorp.com Oct 18 2018 02:31:54 Synchrony Bank/Amazon,  
P.O. Box 960013, Orlando, FL 32896-0013  
14805788 +E-mail/PDF: gecsed@recoverycorp.com Oct 18 2018 02:42:33 Synchrony Bank/JC Penny,  
P.O. Box 965064, Orlando, FL 32896-5064  
14857906 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 18 2018 02:42:35 Verizon,  
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
14805791 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 18 2018 02:33:11  
Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
14812099 Conemaugh memorial hospital  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
14852248\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
14805786\* +Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061

TOTALS: 2, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Joint Debtor Claudine Faight thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Debtor William P Faight thedebterasers@aol.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6